

State Self Insurance Fund Frequently Asked Questions

1. What is Workers Compensation?

It is compensation provided by the employer for a personal injury caused by an accident arising out of and in the course of employment. Employees who sustain compensable injuries from an accident injury or occupational disease may be entitled to:

- Reasonable and necessary medical treatment expenses to treat the job related injury or illness;
- Disability compensation to replace part of the wages lost due to a disability; and
- Survivors benefits if death results.

2. Who administers Workers Compensation for State of Kansas employees?

The State Self-Insurance Fund (SSIF) was established by the Kansas legislature to administer workers compensation claims on behalf of State of Kansas employees. The SSIF can be reached in Topeka at 785-296-2364.

3. What if I have an accident at work?

- All State employees must notify their supervisor immediately if they have sustained an on the job injury.
- For injuries with a date of accident **before May 15, 2011**, failure to notify an employer within 10 days of the accident could jeopardize compensation.
- For injuries with a date of accident **on or after May 15, 2011**, failure to notify an employer with the earliest of the following dates could jeopardize compensation.
 - 30 days from the date of accident or the date of injury by repetitive trauma.
 - If the employee is working for the employer against whom benefits are being sought and such employee seeks medical treatment for any injury by accident or repetitive trauma, 20 calendar days from the date such medical treatment is sought.
 - If the employee no longer works for the employer against whom benefits are being sought, 20 calendar days after the employee's last day of actual work for the employer.
- Upon notification, the supervisor should get with the employee and fill out the **Kansas Department of Labor, Division of Workers Compensation, [Employer's Report of Injury](#) - (K-WC 1101-A (Rev 1-12))**.

Note: This form **must** be completed in its entirety by management and sent directly to the State Self Insurance Fund (SSIF) within 24 hours of the supervisor's awareness of the injury.

4. What if the injury requires emergency treatment?

Life or limb-threatening emergency situations require immediate medical attention from the closest medical facility. Injuries such as broken bones, profuse bleeding, head injuries, wounds that require stitches, chemicals in the eye(s), etc. are some examples of emergency situations.

Prior authorization is not required for emergency treatment but the supervisor should inform the SSIF as soon as possible at 785-296-2364.

5. What if the injury is not an emergency but the employee wants to seek medical attention?

The State Self Insurance Fund is legally entitled to choose the treating physician. If an employee self-selects a doctor who is not an authorized Corvel physician or that is not agreed upon by the SSIF, the SSIF will only be responsible for the first \$500 in medical bills from the self-selected physicians once compensability has been determined.

It's a good practice to receive prior authorization from the State Self Insurance Fund at 785-296-2364 before sending the employee to the doctor in non-emergency situations to assist in determining compensability.

Please note that all phoned in reports must be followed-up with a completed Employer's Report of Injury within 24 hours. The State Self Insurance Fund does not guarantee that any doctor visit will be covered until compensability is determined.

6. What DOCTORS do we use to treat our injured workers?

The State Self Insurance Fund utilizes the Corvel physician network for workers compensation medical care. This vast network of doctors provides great opportunities in treating injured state workers. Please follow the instructions below to search for doctors in a specific location and/or initial emergency care providers which may or may not be in the Corvel network:

Steps to Search for a Doctor in the Corvel Provider Network

1. Use this link: <http://mpn.corvel.com/ssif/MPNSearch.aspx>
2. Select the distance within you would like to search.
3. Type in the city or zip code.
4. Check the specialty to search (**general medicine, hospital, urgent care or occupational medicine**).
5. Finally, click **Find Providers**.

7. What PHARMACIES do we use to treat our injured workers?

Follow the instruction below to search for a Pharmacy in a specific location:

Steps to Search for a Pharmacy in the Corvel Provider Network

1. Use this link: <http://mpn.corvel.com/ssif/MPNSearch.aspx>
2. At the top of the screen, click on the **Rx Provider tab** for a list of pharmacies in the CorCare Rx Program.

Beginning October 12, 2009, injured worker's that receive prescriptions as a result of a work related injury should be directed to a pharmacy in the Corvel, CorCare RX Network.

The **Corvel, CorCare RX** program is designed to help the injured worker in the following ways:

- It will help the employee avoid out-of-pocket expense for prescriptions to treat on-the-job injuries.
- First fill medications can be obtained after hours, weekends and holidays.
- It will eliminate most paperwork associated with employee reimbursements.
- It will ensure that prescription medications can be accessed with a national pharmacy network.
- It will reduce authorization delays that are associated with paperbound script processing.
- Finally, it will provide extended service hours and staff to address the injured employee's questions

8. How is compensability determined?

Compensability is determined from the [Employer's Report of Injury](#) and or a phone call with the agency management reporting the facts of the injury.

The SSIF claims specialist and advisors utilize the Kansas Laws and Regulations to determine compensability of a claim.

9. What happens to the doctor bill if the claim is found not to be compensable?

The employee will need to pay for the visit or submit the bill to their medical insurance provider. The employee will receive a denial letter from the SSIF that can be sent to the medical insurance provider and/or their personal health insurance.

10. Is mileage allowed for treatment I get?

You will be entitled to mileage when you drive to your authorized provider's office if the distance is more than 5 miles roundtrip. A [Mileage Form](#) is available for your use in keeping track of your miles and may be submitted periodically, usually monthly, as you drive.

11. How do I get prescriptions?

Your provider may prescribe certain drugs or other items during the course of your treatment. Please refer to question 7 above as to where you may have your prescriptions filled. We usually will not pay for over the counter items, aspirin, band aids, etc. Your claim representative will assist you with such purchases if you have a problem.

NOTE: Please do not purchase or rent any other items such as electrical stimulators or other hardware until you check with your claim representative.

12. How and when do I get paid if I am off work?

You may be compensated at the rate of 2/3 of your gross average weekly wage, subject to a weekly maximum, if a physician restricts you from all work or if your employer can not accommodate physician directed restrictions. This compensation is termed Temporary Totally Disabled, or "TTD". In general, you are not eligible for weekly compensation for the first 7 days unless you are totally disabled from work 21 consecutive days. The SSIF will issue you a separate check in the same time frame (biweekly) as State employees receive regular pay. Your agency will be advised of the SSIF paid compensation and will make necessary adjustments to your time and leave balances. If you receive SSIF compensation, please check with your personnel officer about sick leave, vacation leave or FMLA considerations.

13. Will I be taxed on SSIF payments?

Workers compensation wage loss payments are not subject to state or federal income tax.

14. Do I have to use vacation leave or sick leave if I am drawing "TTD"?

No, however, most employees do supplement "TTD" with leave to make up for any shortage in their pay since TTD is 2/3 to a certain level. See your agency personnel office for more details or call your claims adjuster.

15. Am I eligible for shared leave consideration if I have a work related injury?

NO. Shared leave is not intended to cover employees who are receiving workers compensation. (K.A.R. 1-9-23).

16. How soon can I try to return to work?

Your supervisor, agency and claim representative will begin the process of getting you back to work as soon as possible. The treating physician will determine if you have physical restrictions. You, your supervisor and the representative can then review any restrictions to decide if you can return to duty. This could be in the form of accommodated duty or shortened hours so long as they do not exceed physical restrictions. If the agency can accommodate restrictions, you will be expected to return to work. As your restrictions are adjusted, your accommodations will be evaluated until you are back to regular duty.

17. What if I have questions about this process?

Your primary assistance is the claim representative (or adjuster) at 785-296-2364. Located in Topeka, the claim representative will advise you and will see that you receive the necessary information and compensation. Another source is in the Division of Worker's Compensation in Topeka which has claim advisors who can provide you with consultation on a toll free number, 1-800-332-0353. Also, mediation or a hearing before an administrative law judge in the county where the accident occurred is available. Your claim representative or advisor can explain the administrative hearing process to you.

18. What if I see an unsafe act or condition at work?

Correct the situation if it is within your scope of responsibility or decision making. Otherwise, report it to your supervisor. Your agency may also contact the Division of Labor at 1-800-332-0353 for workplace hazard prevention services and consultation.

19. What if I think someone is cheating on workers compensation?

The SSIF occasionally receives reports that someone who is off work on workers compensation is working another job or participating in activities that would indicate the person could be working. Please report these with as much specific detail as possible to the SSIF at 785-296-2364.

20. Do I need an attorney to handle my claim?

You may get suggestions from co-workers, friends and others to get representation. Initially, your best source of information about how claims are administered and how they are "settled" comes from your claims representative. You could also call the Division of Workers Compensation's toll free 1-800-332-0353 or local Topeka number (296-2996) and speak with an advisor. We suggest you try to resolve any situation through this process before considering representation.

Please contact the State Self Insurance Fund at 785-296-2364 if you have any other questions.